

INSTITUTE OF SOCIAL MINISTRY

TANGAZA COLLEGE

CATHOLIC UNIVERSITY OF EASTERN AFRICA

**SINGLE MOTHERS AND SMALL SCALE ENTERPRISES
AS A SOURCE OF SELF-EMPLOYMENT**

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TUTOR: SR. MARGARET ARINGO



DATE: MARCH, 2001

NAIROBI – KENYA

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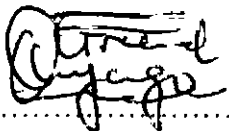
FULL SCALE PROJECT THESIS SUBMITTED IN PARTIAL
FULFILLMENT OF THE AWARD FOR BACHELOR OF ARTS
DEGREE IN SCIENCE AND PRAXIS OF HUMAN
DEVELOPMENT

DATE: MARCH, 2001
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STUDENT DECLARATION


I declare that this full-scale project thesis is my original work achieved through research, personal observation, reflection and experiences.

This work has not been submitted to any academic college for any credit approval. I therefore acknowledge all the information contained here and its sources.

Signed.....


Onyango Nyamwaya Jared

This dissertation has been submitted for examination with the approval of university supervisor.

.....


Sr. Margaret Aringo

I. And accepted by the Head of Department.

.....
Francesco Pierli

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LIST OF ABBREVIATIONS

SSE	Small Scale Enterprises
SM	Single Mothers
NGOs	Non Governmental Organizations
UN	.....	United Nations
I.M.A.N.I	.....	Incentive from the Marianist to Assist the Needy be Independent
NCCK	.....	National Council of Churches of Kenya
UNHCR	.....	United Nations High Commission for Refugees
FIDA	.....	Kenya Federation of Women Lawyers
IMF	.....	International Monetary Fund
SAPs	.....	Structural Adjustment Program
WB	.....	World Bank
UNICEF	.....	United Nations International Children Education Fund
AAD	.....	Action Aid Kenya
SWOT	Strength Weakness Opportunity Threat
JCP	Job Creation Programme

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GENERAL INTRODUCTION

The causes of single motherhood in our society are multiple, complex and controversial in nature. Some of them call for an immediate response. This form of life is becoming more common and popular in the urban area than in rural areas. In Nairobi the number of single mothers is growing at a high rate. The phenomenon of single mothers in our society is no longer a private way of life it used to be in the past. Many people regard single mothers as people who are “immoral and who are out to look for men to satisfy their erotic urge”¹. It is true that there are some who are of that nature but not all. There are many different causes that make women end up being single and these must be understood.

Day after day the number of young women who migrate from rural to urban areas is growing at high rate. Their going to town has exposed them to other realities thus many have ended up becoming single mothers. The more the number increases the more the problems arise such as poor living conditions, inadequate shelter and lack of enough food. To support themselves and their children some are engaged in small-scale enterprises and some engage in immoral behavior like drug peddling and prostitution. Looking at single motherhood in an objective way gives us a picture that they are just people like the rest of other women with skills and gifts. The only difference is that they lead a single life without husbands.

(i) CAUSES AND EFFECTS OF SINGLE MOTHERHOOD

Single motherhood is caused by a number of factors: some of the causes are: *“personal choice, divorce, death of husband, sexual harassment, rape, incest, economic problem, loose*

¹ Maria House Social worker, interviewed 20th November, 2000 by Bro. Jared Nyamwaya.

family ties, influence of mass media"². Based on research and investigation, we identify the categories as follows: When a girl becomes victim of rape she is likely to become psychologically affected and aggressive toward men who ask her for marriage because of the trauma of rape. Some end up over-reacting by viewing all men as "brutal and crude wild beasts to be avoided by all means. Thus they easily deviate to lesbianism and bestiality for sexual satisfaction"³. Some women who lose their husbands in death are reluctant to remarry. Thus, they remain single.

In cases of broken marriages, which may be due to divorce or separation caused by domestic violence a wife cannot tolerate being beaten all the time. The only alternative is to divorce and stay single. Incest in one way that has contributed to single motherhood. This happens when a father decides to sleep with one of his daughters, a brother with a sister, or a cousin with a cousin. As a result of shame the affected young woman decides to stay single because no man can marry a girl who has been defiled by a relative.

Another case is where women voluntarily opt to remain single, these are women who prefer to bear the hardship of parenthood claiming that married parenthood is "male oriented, oppressive and dehumanizing and exploitative"⁴. Therefore, they pick a suitable male to impregnate them on condition that there are no marital ties and no claim for the baby. In slum areas women who are commercial sex workers introduce their daughters into the same profession. Therefore, both mother and daughter practice prostitution. Such daughters, seeing their mother with all sorts of men, also engage in the profession and as a result they end up

² Jane Kariuki. *Single Mothers*, B.A Dissertation (University of Nairobi), 1982. P. 10.

³ Ibid. P. 13.

⁴ Ibid. P. 15

having many children. In the real sense women do not like prostitution as a profession they find themselves in the work because they don't have other means of earning their living.

Mass media have proposed a kind of carefree type of lifestyle where entertainment programs such as books, magazines, films and popular songs and disco dances have corrupted the mind of many young women. For these young women to keep on enjoying life they decide not to marry so as to have freedom from being restricted by the norms of the family ties. This problem is more in urban than in rural area. Single motherhood is a reality in today's society. There is a call for the church, state and NGOs to work hand in hand in order to assist those single mothers who are in need, especially those who are living in slums. They are experiencing a lot of problems so the church should do something in order to improve their living standard.

ii) DEFINITION OF TERMS

EMPOWERMENT

Is a process as well as a strategy used to break the relationship of dependence. As a process it has its main components of raising awareness, confidence building and creation of support system.

SINGLE MOTHERS EMPOWERMENT

Is the concept that gives single mothers power over their economic, social and reproductive choices that will raise their status and promote development.

SMALL SCALE ENTERPRISES

They are small business activities that generate income like selling of vegetables, fruits, tomatoes, potatoes, soft drinks, second hand clothes and also engaging in tailoring and hair dressing. They all aim at empowering single mothers.

SINGLE MOTHERS

They are unmarried or divorced, or separated female mothers or widows. In the Longman English Dictionary the term single is defined as being the only one, having only one part, quality. In the English Standard Dictionary the term “single” means consisting of one only, separate, individual, having no permanent companion or assistance. When we talk of “single” to “parent” could refer to either “a single mother or father parent”⁵.

(iii) ORGANIZATION OF THE WORK

In this study, we will focus on empowerment of single mothers through small-scale enterprises such as selling of second hand clothes, fruits, vegetables, soft drinks, potatoes, tomatoes, kerosene and even engaging in tailoring as well as hairdressing. These small-scale enterprises are means of earning income for single mothers especially those who have not attained higher education and are not employed. We will divide this work into five chapters.

In **chapter one** we will focus on the background of the single mothers, who they are, causes of single motherhood, single mothers and meaning of Small Scale Enterprises (SSE).

In **chapter two** we shall discuss the literature review on single motherhood from general perspective on the conditions of single mothers. We will discuss the causes of lack of empowerment of single mothers. We will discuss the contribution of single mothers in politics, economy, development, social structure and family. We will also discuss the problem faced by single mother and the problem they face in their small-scale enterprises. This will be followed by theological reflection and Church’s teaching about single mothers.

⁵ Standard English Dictionary, New Edition (London: Doubleday & Company, Inc. 1987), P.349.

Chapter three will focus on the research design and will show the methodology used to collect the desired information. In **Chapter four**, we will look on the research finding analysis and their interpretation. The researcher uses the tables to show the respondents from different people recommendation and. Conclusion for future action will follow this chapter.

Chapter five will be our project proposal as possible solution for the empowerment of the single mothers for better participation in the different areas of responsibilities.

CHAPTER ONE

1.0 INTRODUCTION

In Eastlands, the most vulnerable people who suffer from poverty, illiteracy, pregnancy out of wedlock and sexual abuse are single mothers. Single mothers are among the group of the marginalized women who take all the responsibility of bringing up a family single handedly. The number of single mothers in Eastland is increasing, and yet there is no employment for them. We found out that most single mothers in Eastland, are self employed in small scale enterprises as ways of earning income.

The development for single mothers is not only achieved through economic self-sufficiency, but also through political, social, and spiritual aspects of the whole human person. These aspects can be realized by promoting the integral development and economic empowerment of the single mothers through small-scale enterprises. We would spur the poor single mothers to exploit their talents and to prove their ability to stand on their own feet and become the promoters of their own dignity. This study focuses on single mothers in Eastland slums of Nairobi, like Mathare, Korogocho, Kariobangi (See appendix I). The researcher has worked and toured the place. Therefore, this experience will add to enrich the study of this work.

1.1 GEOGRAPHICAL BACKGROUND OF EASTLAND.

Eastland accommodates all types of people. It comprises very poor families, people of both small businesses, big enterprises as well other employed people. The place is congested and crowded to the extent that there are no open areas for social amenities except for the paths and narrow dirty roads. There are no good health facilities and no provision governing it. Eastland is one of the densely populated areas with a total of “294,040 inhabitants of which

127,340 are men. 129,450 women, 37,250 children”⁶. The living standards of many of the dwellers are relatively low. Every day over 600 move from different parts of Kenya and other parts of the world to come and stay in Nairobi. As the number increases the living standards too keep on deteriorating because the demand for shelter, food, health services, employment and transport is high. In such conditions single mothers are the most vulnerable to such harsh realities of life when it comes to meeting the needs of their families.

According to 1999 census, the population of Kenya is 28.7 million. Out of this, those who are not employed stand at 17 million. Out of the 17 million 294,040 stay in Eastland. 55 percent being adults. The other 45 percent comprise children and youth. Two thirds of the adult population are unemployed where single mothers are the majority. As a result they become the targets of poverty. The living standards of single mothers in Eastland need various empowerment strategies, socially, politically, spiritually and economically so as to be self reliant and fully dignified people.

1.2 PURPOSE OF THE STUDY

The purpose of this work is to research on the conditions of single mothers and causes of unemployment amongst single mothers as well as suggesting possible ways of empowering them economically. It is also aimed at providing guidance for the analysis of Small-Scale Enterprises (SSE) and to come up with possible strategic plans on how to improve the welfare of single mothers. We also aim at obtaining tangible information in order to find ways of empowering single mothers. The idea is to initiate integral positive action. This would comprise creating opportunities and offering basic skills in business and

⁶ Kenya Bureau of Statistics.

resource management.

1.3 MAIN OBJECTIVES

- ◆ Mobilize single mothers to start small income generating activities.
- ◆ To investigate the causes of unemployment among single mothers.
- ◆ To discover what the church and other groups in Eastland perceive about unemployment.
- ◆ To discern practical strategies to help single mothers improve their economic situation and direct them towards financial self-reliance.

1.4 STATEMENT OF THE PROBLEM.

The phenomenon of single mothers is a challenge that the present society and the church have to face and address. This phenomenon has an impact on family life, society and church as well. Single mothers who find it difficult to provide the basic needs for their children head most of the households in Eastland of Nairobi. For them meeting some of the essential basic needs such as shelter, food, education and health service places additional burdens on them. Poverty is major constraint for single mothers and still remains crucial issue to be looked upon critically. For many single mothers small-scale enterprises seems to be the only option for their source of income. Small-scale enterprises are an important provider of income, product and services even under less favorable condition. Employment at present is a big threat to Kenya's national stability. The recent report on poverty eradication in Kenya indicates that "67 percent of the whole population are in subsistence farming."⁷ As a result single mothers in Kenya have not been given equal opportunities or

⁷Office of Vice President Ministry of Planning and National Development A Popular Version of the first Poverty eradication in Kenya (Nairobi: Gorvenment Press, 1999), P. 35.⁷

preceding preparation that might allow them to enter the job market with ease.

In Nairobi itself there are many thousands of single mothers who find themselves in untold poverty due to lack of employment. Besides unemployment, they are faced with responsibility of bringing up their children by themselves. The felt needs for example the lack of employment for these women can be answered by providing financial assistance in the form of small loans to help them start small-scale enterprise for sustainability and self-reliance. Amendment of the central bank act and other related legislation will enable single mothers to borrow loans without much restriction from the banks. In this way it is possible to enhance their domestic income by reducing poverty and offering self-employment to them. Thus, this study will examine single mothers and small scale as source of self-employment.

1.5 RESEARCH QUESTIONS

The research is guided by the following questions:

1. In which ways can single mothers help each other to start small income generating business activities?
2. What can the church do to help single mothers especially those who have lost hope in life due to poverty to be self-reliant?
3. What are the obstacles that hinder single mothers in their small-scale enterprises and their family?
4. What causes unemployment among single mothers?
5. What is the level of their education?

1.6 BASIC ASSUMPTION / HYPOTHESIS OF THE STUDY.

1. The study assumes that the majority of single mothers are economically poor and that is

why they want to be empowered in order to start small income generating activities.

2. We assume that offering small loans to the poor women will help them to be self-reliant rather than dependent on relatives or friends.

3. The study also assumes that lack of education has contributed to unemployment and poverty among single mothers.

4. We assume that the issue of single motherhood has not been realized as a problem in the society and that there is still more to be discovered and researched in order to create more awareness.

1.7 SCOPE OF THE STUDY

In this study, the researcher will focus primarily on single mothers in urban setting especially the Eastland slums (Mathare, Kariobangi, Korogocho and other surrounding slums such as Kibera, Mukuru) The researcher will analyze it in order to establish their causes and suggest possible ways for future empowerment.

CHAPTER TWO

LITERATURE REVIEW: SINGLE MOTHERHOOD AND SMALL SCALE ENTERPRISES (SSE).

2.0 INTRODUCTION

Empowerment of single motherhood in the developing countries particularly in Kenya will be realized after the community is made aware of the impediments towards their empowerment. The biggest problem facing single mothers is the soaring unemployment. Unemployment is the most indicator of “inefficiency in the utilization of human resource”⁸. It is quite evident that it is through the development and proper utilization of human resource that single mothers hope to attain the objective of self-reliance and self-sustenance.

The scope of employment in the small-scale enterprises is wide. However, despite the potential of the Small Scale Enterprise (SSE), some constraints such as inadequate finance, lack of physical facilities, inadequate skills and technical know-how and low productivity are necessary. The continual rise of unemployment among single mothers can be dealt with by offering some technical programs such as tailoring, knitting, and hair dressing as a form of self-employment.

One of the measures is to promote micro-credit for single mothers to purchase equipment, premises, and raw material. Loans too can be offered to enable them to start small-scale enterprises. This chapter is an analysis of the various factors that enhance the development of single mothers and the problems that hinder their empowerment and self-employment especially in Eastland. Supported by literature review, the study provides motivation for single mothers to rise and work for a better future for themselves and their families and the world at large.

⁸ Tony Byne. *Integral development: Development of the whole person* (Ndola: Mission Press, 1983). P.78.

2.1 DIFFERENT PERSPECTIVE ON THE ROLES AND STATUS OF SINGLE MOTHERS IN KENYA.

It is only in recent times that single mothers have come to discover that they have the potential for participating in decision-making for the welfare of all people. Single mothers have been venturing into those activities that have been denied them for a long time. However, to encourage them to participate in political affairs is not easy. Lifelong experiences of subordination and lack of confidence in their own capacities leave most of them reluctant to take such a step. They feel inferior and have negative attitude to each other. That does not mean that they are not capable of holding some of the positions where men dominate. Once they are empowered and given time they can be good leaders.

The kind of culture and beliefs in which single mothers are brought up has contributed to their lack of participation. The United Nations decade for women in 1985 not only helped to highlight some of the obstacles single mothers face, but also raised their status at national, regional and international level. It has also made attempts to reduce discrimination against single mothers in management through a series of “conferences, declarations and conventions”⁹ most of which were to provide a general acceptance model of legal quality. The Beijing Platform for Action, which was adopted five years ago, supports the goal of recognition of single mothers as guardians of environmental resources. It stressed that there is need to train them in “modern technologies to increase their participation in programs of national resources management.”¹⁰ Including all aspects of development they will in turn represent their fellow women on matters that affect their lives.

⁹ Valie E.L. Walter and Gwen Mason, Women in Management (Nairobi: AAPAM Ltd, 1995),P.13.

¹⁰ *ibid*, P. 39.

2.1.1 ROLES OF SINGLE MOTHERS IN THE FAMILY.

The family is the nucleus of all social organizations and we can certainly affirm that, “single mothers are the central pillars in their household, they act as managers of the home, teachers, bookkeepers, doctors and peacekeepers.”¹¹ In domestic affairs single mothers deserve the highest dignity because they are the ones who sustain in the family. In most communities you single mothers spend most of their time with children, and much of that time they are teaching the children how to behave and be responsible in whatever they do. Motherhood is a very dignified role, as it brings forth the citizens of this world. A mother shapes her children into useful members of the society. She teaches them spiritual values, which makes them aspire to a virtuous life. Basic education depends on the mother. Pope John Paul II said, “Education rests on trust in the woman who gives life.”¹² Single mothers are always concerned with the well being of the family. Women’s work in the household involves a range of demanding tasks, including processing and pounding of raw grains, cooking and caring for children (see **appendix ii**). Perhaps the most important role of single mothers, though not immediately apparent, is providing food for the family. In urban areas single mothers investment in revenue-generating projects are crucial for stabilizing household income.

2.1.2. PARTICIPATION OF SINGLE MOTHERS IN ECONOMY.

A UN report states: “women constitute half of the world population, perform nearly two thirds of its work hours, receive one tenth of the total income and own less than one

¹¹Judy Mbugua, Our time Has Come (London: Pertenoster Press, 1994), P.47.

¹² John Paul II, Audience on 10th Anniversary, 1979.

hundredth of the world's property."¹³ Such conditions have made many single mothers come together and start income generating-activities in order to meet their families' basic needs. These income-generating activities have empowered many and they have become independent.

Single mothers are active in economic production through small-scale enterprises. They are able to contribute to the well being of their families. Since nowadays it is rare to find employment, the only option for single mothers lies in self-employment through small-scale income generating activities. The term "household"¹⁴ is one of the factors that has concealed the important aspects of women's contribution in the household economy. It is evident that the majority of single mothers have financial problems. They are the ones who struggle to make sure that children have clothes, are fed and have shelter. Lack of money for many is a major problem. In most cases single mothers are capable of meeting their economic needs, therefore what they need is support from the "government, non-governmental organizations and well wishers."¹⁵

One of the main obstacles that prevents single mothers from being economically independent is the fact that they cannot secure loans without security. Since single mothers do not have husbands, most of them are not able to provide the security needed to secure loans. It is estimated that "one-third of single mothers are household heads"¹⁶ and as a result, they need some financial support. In Kenya and other places, women have had less control of finances and land. This has been so because the land ownership law that is supposed to protect

¹³.Jean Sindab, The Power we Celebrate, (Geneva: Wcc Publication, 199

¹⁴ *ibid.* 197.

¹⁵ *Ibid.* p. 229

¹⁶ *Ibid.*, p.23

them has not been put into place. What single mothers want is a chance to participate in and contribute the welfare of their families and to the nation.

2.1.3 IMPACT OF COMMUNITY DEVELOPMENT FOR SINGLE MOTHERS.

Development of single mothers is not a mere transformation of structure and material attributes of society. It is a process of “self-transformation and empowerment in the effort to raise their living standard.”¹⁷ Cost sharing in the provision of social services simply transfers the responsibility for provision of these services from the public to the domestic sphere, which is the domain of single mothers. Women and children are most vulnerable to poverty, disease, and lack of education.

Single mothers’ role in development demands them to be treated as “equal, with full rights to participate in decision making.”¹⁸ Unfortunately, single mothers have not made major strides in this direction due to continuing barriers to their full participation in the development process. It is now proved that for a single mother to fully participate in the development process radical adjustments are required to remove these barriers.

This kind of empowerment will encourage them to work and increase their participation in the informal sector in order to raise money to meet the basic needs of their family. Having women in leadership positions would enable them to come up with development strategies that address the real needs of single mothers. The improvement of single mothers in social-economic involvement is fundamental in these areas. “This can only be done by providing them with opportunities and appropriate skill.”¹⁹ Labour has been clearly demarcated on the basis of sex and age, “this division has been considered “natural” in

¹⁷ Tomy Byne. P. 47.

¹⁸ Commonwealth Secretariat, Single Mothers and Natural Resource Management (London:Marlborough house,1996.

¹⁹ Jesuit Center of Theological Reflection (Nairobi: Bulletin No 40), p. 7.

the sense of being imposed by sex difference itself.”²⁰ It is said to be natural because it has not undergone any change for generations, but it is not biological and can be modified. Although the relative importance of this division of work may vary, the division is present in all cases. To analyze and understand the dynamic of natural resource management in community, gender must be included as a variable and analytical category. Single mothers contribution to productive work is significant and increasing because they are the ones who assume all the responsibilities for the smooth running of their family affairs. This has led to changes in the division of labour.

2.2 EFFECTS OF STRUCTURAL ADJUSTMENT PROGRAMS ON SINGLE MOTHERS

Structural Adjustment Programs (SAPs) are a set of policies by the International Monetary Fund (IMF) and the World Bank (WB) with an aim of reviving the damaged economy as a result of debt crisis that many developing countries have. They emphasize earlier retirement of a certain percentage of civil servants, cuts in Government expenditure, privatization of large-scale public enterprises.

Structural adjustment programs are criticized for their complete neglect of social and human dimension of adjustment and development and its overemphasis on macro-economic issues at the expense of the poor and other vulnerable groups in the society. Social costs of SAPs have weighed most heavily on the low-income population especially single mothers.

²⁰ Seneth Sigot and Geniffer Green, Gender and National Resource Management in Africa (Nairobi: Oxford University Press, 1987), P. 107.

Single mothers have been mostly affected in their role as health care providers, educators, managers of the family, child rearers and income earners for the family.

As the policy of structural adjustment programme is being put into practice many employees have been retrenched. The structural adjustment not only affects those who are retrenched, but it will also affect the already established small-scale enterprises for single mothers. Many people especially those who have been retrenched will open small-scale businesses, which as result will create stiff competition for the existing small-scale enterprises. Kenyan economy started experiencing a decline in mid 1980s and this has affected different sectors. The depreciation of the Kenya Shilling has adversely affected the low-income earners, the majority of whom are the single mothers. As a result of the affected economy it becomes difficult for them to pay school fees for their children or to meet health services, food and shelter.

2.3 DEVELOPMENT OF SMALL SCALE ENTERPRISE APPROACH AND THE ALLEVIATION OF POVERTY AMONG SINGLE MOTHERS.

Due to financial constraints, poverty is the order of the day for single mothers. Some single mothers and their children can not afford three meals a day. The majority eats a meal once a day. According to Shorter, "More than a half million people in Nairobi live below the poverty line; the majority of these families that suffer from poverty are single headed families."²¹ Therefore, lack of land, unemployment, and poor distribution of resources have contributed to poor living.

²¹ Aylward Shorter & Edwin Onyancha, Street Children in Africa (Nairobi: Pauline Publication Africa, 1999),P.32.

The lack of capital for starting big businesses is a problem for most people. The majority will inevitably start small generating businesses. For rural single mothers improvement of small scale rural farming can be a way of alleviating their poverty. At present there is increased participation of single mothers in the small-scale enterprises ranging from hawking of vegetables and fruit to garment making as possible solutions to poverty. The growth of small-scale enterprises and the development of an entrepreneur culture both in the rural and urban areas is a step forward towards the alleviation of poverty among single mothers.

The development of entrepreneur culture not only will be significant in alleviating poverty, but more so this will be important for the overall economic development of Kenya. Five to ten years from now 75% of all the jobs in Kenya will be in informal economy. At present at least “17,000 businesses are registered as small enterprises.”²² Entrepreneurship has its advantages. It requires little physical space and skill to operate. What is important in small-scale enterprises is the involvement and commitment of those who have already established them.

2.4. IMPORTANCE OF SMALL SCALE ENTERPRISES FOR THE EMPOWERMENT OF SINGLE MOTHERS.

An increasingly large proportion of single mothers are self-employed often in the informal sector. They engage in a variety of small-scale activities. This trend is a result of lack of formal employment and pressure in rural economies. The small enterprises are important to the economy of developing countries. It provides employment and income for single mothers especially those who have no employment. The sector has become more

²² Ministry of Planning and Natural Resources development, 1998), P.78.

important for single mothers since most of them do not own property such as land where they can practice subsistence agriculture. Small scale is important for those single mothers who need to earn income for their family welfare. It is more flexible in both work schedule and work place and less restrictive than employment in a large organization which may require high education, training, and experience that most single mothers lack.

Through small scale enterprises single mothers have tried to improve their living standard in terms of nutrition status and health and other basic needs such as food and clothing. Despite the challenges faced by single mothers in their small-scale enterprises such as lack of protection from the law concerning contracts, wages and social security, self-employment is an important and quick means of earning a livelihood for single mothers in developing countries such as Kenya.

According to the labour statistics, “more than half of the economically active women in sub-Saharan Africa are self employed.”²³ We observed that involvement of single mothers in activities that are low risk and low return can earn them quick return that will enable them to meet the daily basic needs. The dynamics and continuity of small enterprises is a sign of development towards self-dependence. The participation of single mothers is increasingly being recognized and what they need is additional capital to expand their businesses.

²³ UNICEF report 1997.

2.5 MICRO-FINANCE A WAY OF STRENGTHENING SMALL SCALE ENTERPRISES (SSE) FOR SINGLE MOTHERS.

There is no questioning that strengthening the micro-finance sector is one of the principal tools to expand the SSE among single mothers. This is especially true for single mothers who are largely "excluded from big financial dealing by the strict lending condition of commercial banks."²⁴ Most single mothers are excluded from obtaining loans from banks because they do not meet the collateral requirement of the central bank of Kenya and other banking sectors and that is why there is need for this banks to make credit loans more accessible to small traders. The issue with micro-credit is that it is structured in a flexible and humane manner that allows easier repayment terms for the beneficiaries.

Despite the fact that big banks have high requirement that can not be met by single mothers, NGOs can be sources of informal finance services. "NGOs assistance to single mothers can enhance their economic power by making credit more widely available at lower interest and minimal transaction cost."²⁵ In 1994 Action Aid Kenya (AAD) launched saving and credit scheme in Kariobangi Eastland of Nairobi. It was targeted to reach 10,000 to 15,000 single mothers in ten years and create self-employment for 3,000 -5,000 individuals. The target beneficiaries were petty traders, hawkers and small-scale artisans. The overall aim of this program was to raise the income level of the poorest single mothers so as to improve their social and economic status and be able to partake positively in their own development. They should be able to control their returns and protect sources of income and assets. This has proved to be one of the possibilities of single mothers acquiring loans with low interest and it needs to be extended to all single mothers in the country. Providing

²⁴ Daily Nation, Sunday 4th February, 2001.

²⁵ Susant Johnson and Ben Rogaly, Micro-finance and Poverty reduction (Nairobi: Oxford, 1997), P.14.

micro-finance to single mothers can give them the means to protect them against poverty as well as diversifying their activity.

2.6 PROBLEMS FACED BY SINGLE MOTHERS TOWARDS THEIR EMPOWERMENT AND SELF-EMPLOYMENT.

2.6.1 HIGH RISING LEVEL OF UNEMPLOYMENT

The unemployment rate in Kenya today ranges from “15-35% of the labour force.”²⁶ Unemployment among the single mothers aged 18 to 45 years is substantially high and the government has not yet to find a lasting solution. Activities like tailoring and knitting are some of the skills single mothers are trying to acquire in order to answer the problem of unemployment. We can agree with these single mothers that those who work in the formal sector are often discriminated in terms of pay scale, job advancement, and job security. Employment legislation especially cap 226 should be amended along with other acts such as factory act to cater for women wages.

The obligation to provide employment benefits and the duty to make suitable grants available for the subsistence of unemployed is a duty springing from the fundamental principle of the moral order. For instance, the principle of the common use of goods will enable those who have little to have a share.

The fact, of the mutual dependence of societies and the state, of the need to collaborate in various areas means that action has to be in the dimension of international collaboration by means of necessary agreements. The notion of promoting entrepreneurship which is at the heart of current problem Kenyan government is faced with can be done

²⁶ Planning and National Development, Poverty Eradication(Nairobi: Government Press, 1999)

through NGOs with clear strategic objectives of trying to answer the issue of self-employment for single mothers. Self-employment has emerged as a means of economic survival among single mothers. The effects of unemployment not only affect the unemployed single mothers but also affect society as a whole.

2.6.2 IMPACT OF LOW LEVEL OF EDUCATION ON SINGLE MOTHERS IN KENYA.

Education is meant to broaden ones perception and sharpen ones intellect about what is happening around the world. Although education has been unanimously endorsed as a fundamental right, women's access to education remains inadequate in large parts of developing countries. According to the demographic and economical survey it is estimated that in 1996 there were "3.8 million illiterate women and 2.7 illiterate men in Kenya." ²⁷ Due to illiteracy most single mothers have not had a chance to occupy jobs of high status and position and they don't know how to manage their own business and other affairs.

In most parts of Kenya the number of girls who enroll for primary school education is high but when it comes to secondary and college educational levels the number is low. Some drop from school as result of early pregnancy, poverty and lack of school fees. When these girls come to town to look for employment, which is not available, they start living in slums where some become maids with low pay which eventually leads to a single life style where they use all means to make ends meet. Lack of education results in lack of proper employment and also incompetence to those single mothers who are engaged in small-scale enterprises. They do not have enough managerial skill in the running of their businesses.

²⁷ Marylene C. Barngeteny, Education and Career Opportunities in Kenya (Nairobi: Creative Publishing Company Ltd, 1999), P.24.

This being the fact, the church, NGOs and other empowerment organizations can promote the educational level of single mothers in order to enter fully into the formal sector with confidence.

2.6.3 PROBLEMS ENCOUNTERED BY SINGLE MOTHERS IN THEIR SSE.

Single mothers have sustained relentless war against illiteracy, ignorance, poverty and unemployment, malnutrition and poor health. They have also suffered lack of security from the city council askaris (guards) who demolish their structures without giving them notice. As a result of the low income they get from their small-scale enterprises they are not able to pay for operating permits or licenses. They feel the pain of transporting the goods from the market to their selling units. As a result poor single mothers are unable to expand their productivity beyond the mere subsistence level. In general these women have responded to the call of "Harambee spirit and self help"²⁸ thus achieving what could otherwise not be achieved single handedly. In unity they can fight poverty, hunger and disease in their midst.

At present single mothers have come in terms with their lives and have solved some of these problems by forming groups. Some are small loose organizations like merry-go-round. Those who belong to these groups collect money and give it to each other in turn. Such groups have registered some improvement on their economic and social condition. For effective management women in these groups meet regularly mainly to exchange ideas that affect their day to day life. In the process they educate each other and share their fears, success, hopes and aspirations for a better future. Using Kenya as a reference point, the

²⁸ Egara Kabaji, Women in Dewvelopment (Eldoret: Zaft Chancery Resserch consultant and publishers, 1997), P. 14

following are some of the major impediments to the success of single mothers in their small-scale enterprises.

(i) LACK OF ENOUGH FINANCE

Lack of capital is a major problem for small-scale enterprises. More than 70% of the single mothers I interviewed said that lack of enough money or capital has been the problem for them. Many of them have failed to expand their businesses. Part of the profit that they get is used to meet the basic needs of the family since they are the only breadwinners. Most women have no access to property. They are denied loans because they lack collateral. This calls for the church, the state and NGOs to come to the aid of these women to provide assistance and credit facilities. Single can form trade unions to defend their rights and offer financial facilities to their members.

(ii) MARKET

Due to overproduction of the same product at certain seasons the market becomes “flooded” with low prices as a consequence. Another problem that results due to overproduction is that these products, especially the perishable, get spoilt easily due to poor storage facilities. Another factor that contributes to lack of market is when many people sell the same product within the same locality. To solve this problem there is need for the government to strengthen the modern marketing technology of storage.

(iii) POOR MANAGEMENT

Lack of basic business skill is one of the biggest problems that hinder small-scale enterprises. Women interviewed said that they not only lack capital but also managerial know-how. Lack of managerial skill, accompanied by poor record keeping has contributed to

the failure of small-scale enterprises. These women need to be equipped with basic management skills through workshops and seminars.

(iv) POOR TRANSPORTATION

Poor infrastructure such as roads makes it difficult for those who go to rural areas to get the product to the market in good time. Therefore the state should build and improve roads and communication system in rural.

2.6.4 PROBLEMS FACED BY SINGLE MOTHERS IN THEIR FAMILIES.

The problems faced by single mothers are numerous. It is difficult to mention all of them. A brief look at some of the major difficulties will help us to realize that single mothers need our attention and care. One of the most basic needs of most single mothers is economic independence. Very often they find it difficult to own a piece of land or proper house or even to educate their children. The law does not seem to favor them, because when they want to obtain a loan they are denied because they have no collateral.

Land inheritance for single mothers who reside in rural areas is minimal. The issue of land inheritance after the death of a husband always brings problems between them and the brothers in-law. Land laws and succession laws should be amended to cater for women especially single mother. The main factor that contributes to financial problem is lack of proper jobs. Many of them are not eligible for decent jobs because they are not skilled. Most of them end up engaging in small businesses that can earn them little cash that can not enable them to meet all their basic needs.

Lack of proper housing is another problem faced by these women. This pushes many into slums where the rent is cheap. As the number of their children increases the space

becomes inadequate and some children tend to seek refuge in the streets. There is role confusion among single mothers because they are forced to take all the responsibilities “I have to be father and mother at the same time because I do not have a husband” said Waithera (not her real name). Other problems faced by single mothers are psychological related such as depression, loneliness and lack of self-esteem. All this comes as a result the lack of the love of a husband.

2.7 THE UNDERSTANDING OF THE CATHOLIC CHURCH ON SINGLE MOTHERS

We are called to humanize our society according to the design of God by bringing the gospel values into economic, educational, and political decision making. The call of the Church is to fight for justice for all people. The Catholic Church should speak against any form of discrimination done to people, especially to single mothers. Passing information through the media, writing and nonviolent meetings are some of the ways the Church has used to correct social abuses. It is true that at the grass root level the Church has shown much development in providing opportunities for literacy and vocational training for single mothers. Such kinds of programs have awakened single mothers in appreciating their place as agents of economic and political change. It seems that lack of ability to develop self assurance and self-confidence are some of the challenges facing single mothers in the Church.

‘There is neither slave nor free, there is neither male nor female, for you are all one in Christ.’²⁹ Paul tells us here how people should recognize the dignity of all. The customs and traditions of society have fixed gender roles and these fixed roles have worked against single

²⁹ John Paul II, On the Family, December 15, 1981.

mothers. Today the world needs people who are creative and if the church supports single mothers then their talents and gifts will be utilized. Many forms of degrading and discrimination against women still persist in some parts of the society. The Church has responded to these problems through pastoral actions in order for the image of God that shines in all human beings to be realized. The church has to be in the forefront and it should be there always for all those who are oppressed and denied their rights. For single mothers to feel “honored and esteemed.”³⁰ People should love and respect them.

Pope John Paul’s teaching about family in his Apostolic Exhortation *Familiaris Consortio*. Stresses about the value of Christian family. He advises those in pastoral fields to work hand in hand with married couples. However, the Pope stresses that in pastoral plans they should put more emphasis on the value of marriage and family by doing so young women will prefer marriage life than being single. But on the other hand, he also acknowledges that there exist in world people who can not in any sense claim membership of what could be called family. He says that there is:

Large section of humanity who live in conditions of extreme poverty, in which promiscuity, lacking of proper houses, instability of relationship and extreme lack of education makes impossible in practice to speak of family”³¹.

A true example that shows the efforts the Church has given towards the empowerment of single mothers is from IMANI, a project run by the Society of Mary (Marianists) in the Eastlands area of Nairobi. IMANI is a project that caters for single mothers and drop out girls who come from different slums of Eastland. The goal of this project is to assist single mothers to be self-reliant. They also aim at enhancing the dignity of single mothers, promoting civic education, improving their living standards through offering small loans, empowering them

³⁰ Ibid, p. 47.

³¹ *Familiaris Consortio*. No. 85.

with gospel values and provision of technical skills and related knowledge. According to the admonition of pope Pius XII who more than any other Pope attempted to apply the teaching of the Catholic Church on the status of single mothers. "Every woman without exception is under an obligation not to remain aloof."³² to go for action, each in her own way can contribute for the betterment of the society. Like any other Christian single mothers are also called to life of holiness that is to say becoming communities of love that generate in the domestic life. Vatican council in document "Lumen Gentium states clearly that:

all faithful whatever, their conditions or state of life are called by the lord, each in his or her own way to holiness according the hidden plan of God. To live spiritual life is basic for all Christians whether married, ordained or single"³³.

2.8. THEOLOGICAL REFLECTION ON SINGLE MOTHERS:

The scripture being the word of God supports the dignity and the respect one deserves. In the old testament the Hebrew law contains the provision which gives a woman special protection like the law of the girl who is raped (Deuteronomy 22:28 ff, Ex 22: 16-17) "it must be granted that such laws are exceptional.. One may conclude that the position of women was guaranteed by customs rather than by law"³⁴ widows were associated with orphans (Isaiah 1:23), the poor (Isaiah 10:2 Zechariah 7:10) and aliens. (Deuteronomy 10:18) widows were regularly the object of injustice (Ezekiel 22:7) they are not assured of their rights (Isaiah 1:23). There is special concern for widows in the scripture "do not mistreat any widow" if you do I will answer them when they cry out to me for help says the Lord (Exodus 22: 22-24). Isaiah said justice be done especially to widows and orphans (Isaiah 1: 17). Widows should

³² Ibid. P.347

³³ "Lumen Gentium" in Vatican II Vol. 17.

³⁴ John L. Meckenzie. Dictionary of the Bible (London: Geoffrey Chapman, 1978). P. 986.

not be oppressed but rather they need to be protected and cared for. God did not intend any injustice practiced against women in Old Testament but it was human creation. The church should accept and respect single motherhood. Today, single motherhood is reality. This is one of the serious problems that need to be addressed by the Catholic Church today. The question is: should single mothers by choice be accepted in the church? This is a complex question that needs a complex study and reflection before an answer is given.

During his ministry Jesus had an awareness of the daily life of widows. Jesus listened to the widows. He did not despise or abuse them. For instance he spoke with the disciple and the woman at the well of Jacob, which the disciple and the woman thought as departure from the customs.(John 4:7ff) Jesus rejected all forms of laws that discriminated, categorized and enslaved people. The Gospel can not only be preached to only men unless it tries to change the oppressive structure that gives women poor self image, especially single mothers. The New Testament continues to stress the need to care for the widow. Those who enforce the law should not forget the right of widows (Mk 112:40). If women have to be affirmed the church has to change from a clergy centered church to one that is more flexible and team oriented. Furthermore in the Catholic Church it is women who are the majority. The Catholic Church should change those attitudes, which denies single mothers and their children from the church.

“The basic need of any child is a family,”³⁵ where both parents cooperate harmoniously in its upbringing. Both parents have the duty to devote themselves to the rearing and the education of the children they are responsible for bringing into the world. Where either parent neglects this duty, a serious wrong is done to the other parent and the child. The

³⁵ Pastoral Letter of the Bishops of Kenya, Family and Responsible Parenthood, (Nairobi: Kenya Catholic Secretariat, 1989), P. 6.

tendency for single mothers to have children outside marriage is, therefore, one that should be opposed by all. Despite that people have freedom of choice, naturally single mother by choice does violate the fundamental rights of child to have both parents in the family. It is true that motherhood has value, but this is within the context of the family. It is not enough for the single mother to provide food, shelter, and education for her child. The child needs also the care of the father, and if this is missing, the child always suffers.

The problems that are encountered by single mothers are partly brought by as a result of individual choice to remain single and take all the responsibility of bringing up children. The church should continue to enlighten and support single mothers to show them the weakness and the struggle of that exist in what they have chosen. The Christians should be in solidarity with the single mothers in order to instill confidence and self-esteem among them. Mary the mother of Jesus was single when she became pregnant but her cousin Elizabeth and Joseph her spouse did not rebuke her, they supported her during those hard moments. Therefore there is need for all who stand for justice and peace to advocate for the recognition of single mothers as people who have rights and deserves dignity.

2.9. CONCLUSION

After analyzing the literature review on small-scale enterprise and single mothers its causes, effects and strength, we found out that the problems faced by these group of women are numerous ranging from basic needs to social dilemma. The effect of structural adjustment program has become a threat to single mothers in their small-scale enterprises because the competition seems to be high due to new small businesses that are started by those who have been retrenched. In this chapter we have seen the role single mothers play in the family.

economy, politics and how it is portrayed in literature, but still they have not received much recognition and support from the Government, NGOs and church.

In most cases they are considered as people who are immoral and irresponsible. For single mothers lack of enough finance seems to be the major problem that hinders their development. Though research has been done on single mothers, still there is need for more research in order to find ways of empowering these women to have a sense of self-esteem and dignity and also to feel loved and recognized in the society. Lastly, the presence of single mothers in the church is a challenge that needs an answer. The following chapters will explain the methodology used in carrying out our research in East land section of Nairobi.

CHAPTER THREE.

RESEARCH METHODOLOGY

3.0 INTRODUCTION

This section is the study of the methodology the researcher used to gather the data from the field. The research was carried out in the Eastland slums of Nairobi. In order to carry out the collection both primary and secondary data were mainly used. The gathered information will be integrated with the recommended methodology of Social Ministry of See, Judge and Act for future implementation. The first part of this section deals with research site development, this will be followed by the validity of the questionnaire, research design, selective sampling survey, methods of data analysis and the limitation of the study.

3.1 VALIDITY OF THE QUESTIONNAIRE

To prove that the questions included in the questionnaire were valid, the researcher submitted the questionnaire to some experts for assessment and suggestions for better design.

3.2 RESEARCH DESIGN

To meet the objectives of this research, an interview and oral discussion were carried out to target mainly the single mothers, the married women and the Church leaders. The reason for carrying out this interview were mainly to know whether employment is a felt need among single mothers and that small-scale enterprise is a reliable option for those who have no employment.

The interviews and oral discussions were merely one perspective on the impact of unemployment for single mothers and how the Church especially the catholic Church, the NGOs and the Ministry of Planning and Development react to this problem. Generally the qualitative method integrated with See, Judge and Act methodology was applied in the

study.

3.3 SELECTIVE SAMPLING SURVEY

The selective sampling survey was used in this research to find out the possible causes of unemployment among single mothers and how small scale enterprises can create self-reliance. The population sample was drawn from single mothers who cited the need of being assisted with finance in order to start a small business. There were fears that there will be an increase of schoolgirl dropouts who are migrating from rural to urban to seek for employment which is not there. The respondents (80) from whom we managed to receive feedback were mainly from Mathare, Huruma, Korogocho and Kariobangi. A group of people who were selected randomly were also interviewed in order to help the researcher know the condition of single mothers and their problem. The respondents' (20) belong to Mathare, Makadara (Uhuru Market), Dandora and Huruma.

3.4 METHODS OF DATA ANALYSIS

After the interview had been carried out, the actual data analysis started. Distribution tables were used to show the number of research subjects responded to certain questions. The results were discussed using the methods of grouping and simple counting with deductive and inductive reasoning in order to draw a reasonable conclusion. The received data was useful to the objective and hypothesis of the study. Actually the focus of the next chapter is on data analysis and presentation.

3.5 LIMITATIONS OF THE STUDY

Despite the fact that the interview was successful there was a language problem because many of people we interviewed did not know English properly. Employing some assistants who interpreted the questions to an understandable language “Kiswahili” solved the problem. Due to the limitation of time the researcher could not organize common grouping because all the clients were involved with different businesses which would not allow them to organize for meeting. We also discovered that some questionnaires were not returned due to either illiteracy or lack of time from the respondents.

The distributed questionnaires were 120 of which 80 were returned. There was mistrust from the respondents for many were not willing to fill the questionnaire. From experience many complained that other people have used them in the name of promising them that they will assist them to overcome their problems, to discover that nothing has been done since. The majorities of single mothers are not free to disclose information because the research does not pay them as per their expectation. However, the researcher was able to fulfil the objective and goal of the research.

3.6 CONCLUSION.

This chapter has presented the research design and data collection procedure, discussed the validity of the questionnaire, explained the data analysis methods and limitation of the study. The following chapter will deal with the data analysis from the respondents.

CHAPTER FOUR

BACKGROUND OF THE RESPONDENTS

4.1 DATA ANALYSIS

To put together the information of all the data collected from the field, the actual information was analyzed and summarized in descriptive statistics using simple frequency distribution tables according to the number of respondents to different questions. (See appendix III, IV and V).

Table 1: Level of Education among Single Mothers

Level of education	No. of Respondents	Percentage
No certificate	20	50
Primary certificate	15	37.5
Vocational certificate	5	12.5
Secondary certificate	0	0
Diploma certificate	0	0
Total	40	100

The above table clearly indicates that 40 out of 50 disclosed their level of education. The great majority of respondents 50% (20) did not attain any formal educational certificate. 12.5% (5) were able to attain vocational training certificate. None of the respondents had secondary and diploma certificate.

From this data it is evident that empowering single mothers education needs to be improved in order for them to enter fully into labour market with ease.

Table 2: Reasons why Women decide to live Single Motherhood.

Type Group	Violence	Widowed/divorced	Unsatisfactory Marriage	Rape
Kikuyu	15	25	15	20
Kamba	10	18	10	15
Luo	12	10	7	15
Luhya	8	12	13	10
Others	10	15	10	10
Total	60	70	80	70

From those who responded to the causes that leads to single motherhood the majority of the women especially Kikuyu tribe claimed that violence against women, rape, widow and divorce and unsatisfied marriage are the main causes of single motherhood. The Kamba women who also said that divorce is a factor that has contributed to single motherhood follow this. For Luhya women unsatisfactory marriage could be the possible reason why we have single mothers.

Table 3: Distribution of Respondents (Eastleigh) by marital status.

Marital status	No of Respondents	Percentage
Single	22	44
Married	8	16
Widow	10	20
Divorced	10	20
Total	50	100

From the above data collection of marital status of women from Eastleigh shows that 44% (22) of the respondents are single and are the majority, 16% (8) are married, 20% (10) are widowed, and 20% (10) are divorced. Therefore the highest number who responded are single mothers coming to 44% (42). This is an indication that single mothers make up the majority. There is need for them to be helped and empowered with skills and funds to help them start small scale enterprises in order to support their children.

In table four below out of the 60 respondents, finance is a major problem they experience in being self-reliant, because of the inadequacy of capital for starting and maintaining the business. This is partly because of social cultural factor that women have no access to own property. And this makes them not unworthy to have credit facilities. Actually 34%(20) pointed out that to get money for expansion of their business is problem, 20.4%(12) claimed that each and every time there are people who are coming up with the same enterprises within and this creates competition among themselves. 15.3%(9) said that lack of managerial skill makes it difficult for them to keep proper records and to plan for the long-term strategy. 18.7%(11) of the respondents said that when the supplier is high the prices are low and perishable products always goes bad due to poor storage. 13.6%(8) pointed out that poor roads and communication makes it difficult for them to transport the product from rural areas to the market which sometimes makes the perishable products such as tomatoes to go bad quickly.

Table 4: Distribution of Respondents on the main obstacles that hinders single mothers for being self-reliant.

Obstacles	No of Respondents	Percentage
Financial problem	20	34
Competition	12	20.4
Poor planning skill	9	15.3
Poor marketing	11	18.7
Poor Infrastructure	8	13.6
Total	60	100

Table 5: Distribution on the uses of income/benefit gotten from the business.

Expenditure	No of Respondents	Percentage
Clothing	8	10.6
School fees	15	20
Medical	12	16
Leisure	0	0
Bills	15	20
Food	25	38.4
Total	75	100

It is evident from the table above that much of the expenditure 38.4% (25) goes on food expenditure. This shows that for them food is necessary. 20% (15) responded claimed that substantial amount of the income goes on paying the house rent, water and electricity and paying for the school fees. 10.6% said that little money is spent on clothing because they go

with priority first. Nine of the respondents said that there is no money set aside for leisure this shows that for them leisure is a heard of means that they have no money to use for going outing.

Table six below shows that in every society we have the married people, the single and the youth. Each of these groups is viewed differently by the society in which they live in. Among the respondents as indicated in the above data 50% (30) view single mothers as loose women who are out to spoil men, that they are people who want to satisfy their erotic urge. We can not deny this but not al single mothers who have such behaviors. The majority who responded to this question were mainly married women. Others 25% (15) view these women as people with dignity like anybody else, among those who responded were the church leaders and single mothers. They see them as people who deserve respect and dignity. 16.6% (10) of the respondent said that the society viewed them as inferior to men, a generally prevalent belief in African culture. None of the respondent who said that these women are equal to men. This shows that in general women still can be accepted as equal to men, may be it is going to take time for this to be realized and accepted.

Table 6 shows how single mothers are viewed and perceived in the society.

PERCEPTION	RESPONDENT	PERCENTAGE
Inferior to men	10	16.6
Equal to men	0	0
Superior to men	5	8.3
Loose	30	50
People with dignity	15	25
Total	60	100

Table 7. Distribution of respondent on how single mothers can better their life.

HOW TO BETTER LIFE	RESPONDENT	PERCENTAGE
Income generating activity	20	36.4
Merry go round	10	18.5
Counseling	5	9
Mutual help	15	27.1
Developmental courses	5	9
Total	55	100

The above table shows that the majority of single mothers can better their lives by starting small income generating activities. 36.4% (20) of the respondent were single mothers who alluded that since they don't have employment the only employment would be through small income activities. 18.5% (10) responded that through Merry- Go- Round they can be able to get capital to start with it something small, because when they go for loans they are denied. Some of these single mothers tend to lose hope and self-esteem 27.1% (15) strongly said that being in solidarity with one another encourages them and gives them strength. that is only in togetherness they will be able to share their hopes and fears. 9% (5) responded that counseling can be an opportunity for them to be helped to handle and manage their life when they are in crisis, while 9% (5) responded that if they are empowered with developmental courses like tailoring and hair dressing can help them to be more self reliant.

Table 8. Distribution of Respondents (Single mothers) by number of children.

NUMBER OF CHILDREN	RESPONDENTS	PERCENTAGE
1	10	19.2
2-3	22	42.3
4-5	15	28.8
6-7	5	9.7
Total	52	100

The above finding suggests that the majority of single mothers have between two to four children. 42.3% (22) agreed that they have 2-3 children, 19.2% (10) have 1 child, of which we assume that there is possibility of them getting more. 28.8% (15) have 4-5 children resulted due to divorce. The study assumed that lack of family among single mothers has contributed to many children. May be educating them about family life would help them to have few children whom they will be able to cater for. They need legally accepted measure of controlling births.

From the **table below** we can deduce that the duration in which single mothers have stayed in Nairobi has contributed to their stay in single life. 21.6% (13) responded that they have stayed in Nairobi since their childhood/birth, this is an evident that they have been exposed to different realities that have influenced not to see value in marriage. 16.6% (10) have stayed in Nairobi between 1-5 years, 20% (12) have stayed for 6-10 yrs. The majorities' 28.4% (17) have stayed in town between 16-20yrs, while another 5% (3) have stayed more than 20yrs.

Table 9: Distribution of respondents on how long some of the single mothers have stayed in Nairobi.

Duration	Respondents	Percentage
Since birth	13	21.6
1-5 yrs	10	16.6
6-10 yrs	12	20
11-15 yrs	5	8.4
16-20 yrs	17	28.4
20>yrs	3	5
Total	60	100

Table 10: Distribution of respondent (from single mothers) on how they are perceived by the Church.

Feeling	Respondent	Percentage
Accepted /Welcomed	20	36.3
Rejected	12	21.7
Ignored	13	23.6
Immoral	10	18.4
Total	55	100

The finding from the above table shows that 36.3% (20) said that they feel accepted and welcomed in the church Community. They feel that they are given chance to participate in the church’s activities, such as cleaning the church, teaching Sunday school, leading music as choir. 21.7% (12) said that they feel rejected by the church because there are some pastors who use them as examples when preaching and that discourages them. They feel unwanted and out of place, instead of the church encouraging them it suspects them as lures. If they happen to talk to men, this can be interpreted as immoral behavior. 18.4% (10) feels that the church sees them as immoral people who are out to satisfy their sexual urge. And if one improve her economical state without any special job, it is said that she is acquiring all that through prostitution. The general feeling of these single mothers is that, they are not accepted and recognized by their fellow Christians. One of the responded said that they are planning to form an organization of single mothers so that they can know that they deserve respect and dignity from the society. Despite all these themselves they feel accepted and belong in the family of God.

Table II: Distribution on the Roles Single Mothers play in the society.

Roles	Respondent	Percentage
Family	24	40
Economy	16	26.7
Politics	5	8.3
Management	15	25
Total	60	100

It is evident from the above table that a single mother has various responsibilities in her family. 40% (24) attested that since they are the sole provider of the family they are the one who manages all the running of the family activities, such as planning, directing, controlling, implementing and bringing up the children in moral ways. 26.7% (16) said that single mothers have a role to play in economy. We found out that the local products produced by these women such as basket, mats, most of them are sold in other countries as exchange of revenue. They are also active in economic production through small-scale enterprises.

In politics still single mothers feel powerless for they are not given proper education about politics. 8.3% (5) of the respondents feel that politics is for men because right from the beginning, boys are taught how to be good leaders in future. On the other hand single mothers today are proving that they can be good leaders for they are the heads of their families and planner of all the family activities. 25% (15) responded that today single mothers have contributed a lot in community based projects as a group this will help the to improve their living standard.

Table 12 : Respondents (from single mothers) on the mode of children bearing

Mode	Respondent	Percentage
Rape	10	18.2
Cheated	20	36.4
Come and stay	8	14.5
First sexual attempt	15	27.3
False Promise	12	21.8
Total	55	100

The above table indicates the means on how single mothers got their children. 18.2% (10) disclosed bitterly that they got their first child through rape. Three responded that they were raped by their teachers, two said that were raped by their own biological fathers, five said that they were raped by their own boy friends whom they tried to avoid for many times not to engage in sexual intercourse. Though, some of these women who said that they were raped some did not want to be reminded about the incident. One of them who disclosed that she was raped by her own father said:

I have only one child who happens to be a girl. My own biological father raped me when we were living in the shanty "town" called Kariobangi. It happened one rainy evening my mother had gone for funeral south Nyanza, my own father forcefully took that chance to rape me, his own daughter. So it happened he was strong. He won. He made 'love" to me. When I realized that I was pregnant after weeks later, I ran away from home I thought of committing suicide or performing abortion but I was an able to. My Christian principle controlled me that taking abortion or committing suicide was a grave sin. I decided to forgive my father though it was not easy for the memory keeps on coming even up to now³⁶.

³⁶ Millicent Achieng "Not her real Name" interviewed by Bro. Jared Nyamwaya, 10th December 2000 Mathare.

34.4% (20) said that they got their children as result of being cheated by their boy friends or lovers. In most cases economic hardship makes them to obey what they tell them so that in return they can be given something small to help them meet their basic needs. 27.3% (15) said that they got their first child as result of first sexual attempt this is very common because this is the time when girls do not know when they are safe and when they are not. While 21.8% (12) got their children as result of being assured by their boy friend that they will marry them who later alone abandons them after becoming pregnant.

4.2 OBSERVATION

Despite the fact that single mothers are involved in small-scale enterprises for their income earning they are disadvantaged in one way or the other. Their access to credit and to technical skill is still very limited. There is need for responsible agencies to address this issue of single mothers and small scale enterprise and make it more productive.

There is stiff competition within the small enterprises because each day there are new starters of the same enterprises. We observed that the income single mothers earn from the small scale enterprises are generally controlled by themselves. To some extent this can give them some economic and political power within their families and communities thus boosting their social status. On management they are the bosses of themselves, they operate wherever they find time, whenever called by other obligation they don't need to go and ask somebody for permission they can adjourn it without anybody questioning.

A lasting solution to the problem of unemployment and poverty among single mothers in Kenya requires a radical transformation from subsistence income generating to highly

productive one. Today not only unemployment is a threat to the poor single mothers and youth it has also started affecting the educated especially those who have been retrenched.

According to the finding the single mothers were mainly of low education and income earners. For many single mothers small-scale businesses can better their life and improve their living standard in order to meet their basic needs. As stated in the literature review, education below standard secondary school has big impact on single mothers especially when it comes to employment opportunities and training in today's Kenya. The more single mother are enlightened and empowered the more development they become awakened to situations that affect their life. The researcher has personally verified that despite the fact that Africa has great concern over the welfare of all members in the community single mothers still face problems that needs to be addressed globally.

4.3 RECOMMENDATION.

Today it is a well-known fact that single mothers have played significant roles in history, in development and social matters. Instead of them being supported and affirmed, there are some people who still hold traditional beliefs that women ca not be equal as men that has hindered them from participation in different areas. Sensitization is needed in order to empower single mothers to take responsibility for what they are able do in a free atmosphere without being denied their rights. The government and NGOs should intensify efforts to overcome prejudices, obstacles that deny single women the possibility of joining diplomatic services and having other career prospects.

Empowering single mothers through various channels of education can remove those barriers that have deterred their participation. Attempts should be made to promote an

educational setting that will allow the school dropout girls (because of pregnancy) to continue with their schooling. Single mothers should be fully informed before decisions are made concerning their interest. We are all created in the image and likeness of God, therefore we need to treat each other equally. Be it in the Church, work place or family, people deserve respect and dignity.

Non-Governmental Organizations (NGOs) and Church organizations should lobby the government to implement the policy that safeguards the dignity of the marginalized single mothers. Those policies that restrict single mothers from obtaining loans in the name of security that single mothers have no collateral should be abolished. By removing those policies they will be able to get capital for starting small-scale enterprises. National participation is crucial for rekindling momentum for concrete and positive action for the advancement of single mothers. Over the years single mothers have lost confidence in them due to lack of empowerment. The Church's teaching on the equality and dignity of all people should be expressed in action and not only in documents. The national income should be distributed equitably.

The Government should design measures aimed at reducing the rate of migration from rural to urban areas, which is still quite high. Probably this and other factors have contributed to the increase of single mothers in the slums and other places.

4.4 CONCLUSION

As we have been brought to awareness, the issue and reality of single mothers it is a forceful fact that the church and the state can no longer ignore. The church, the NGOS and the state have been confronted by this reality, therefore, it is high time for this reality to be

addressed. Both the church and the state (Development Office) should accept the challenge of this reality of single mothers and willingly come up with ways of empowering them economically and morally.

We have discussed the causes that make one to decide to live single and the problems they are faced with. For Most of them it is not by choice that they find themselves in the situation. We again strongly argue that single mother by choice should be discouraged because it violates the concepts of family, it degrades the dignity of woman and weakens the sense of fidelity.

Small scale enterprises have proved to be the only option for economic gain for single mothers. These provide employment and income to the single mothers who would otherwise be without them. Small-scale enterprises have provided single mothers with Self-employment an opportunity for them to cater for their children's basic needs.

CHAPTER FIVE

PROJECT PROPOSAL IN RESPONSE TO THE NEEDS OF SINGLE MOTHERS IN THE STUDY.

5.0 PROJECT NAME “NON-FORMAL EDUCATION FOR SINGLE MOTHERS IMANI CENTER”

Non-formal education is an organized program designed to enable those who attained basic education to catch up with what they missed in the formal education. For single mothers in Eastland to develop skill and knowledge of running their business non-formal education is needed. From research we discovered that having capital itself is not enough, if one is not equipped with basic skill capital will not be used efficiently they also needs direction on with the loan one is given in order to generate income and to make profit.

PROJECT OVERVIEW

5.1 BRIEF INTRODUCTION OF THE PROJECT BACKGROUND.

In the Eastland side of Nairobi we find slums like Mathare, Eastleigh, Korogocho, Kariobangi with an estimated population of 294,040 inhabitants who are constantly increasing due to the phenomenon of rural–urban migration and refugee. The majority who live in these slums are single mothers who really suffer from poverty, illiteracy, ignorance, and unemployment. The focus of this project is to assist those women who are in need especially the single mothers who need special program such as entrepreneurship, managerial skill and a bit of technical courses which will help them to be more self-dependent economically.

5.2 STATEMENT OF THE PROBLEM.

At present there are many girls who drop out of school before completing school. Most of these girls come to town with no skill at all to look for employment that is not available for non-qualified candidates. Non-formal education is an organized program designed to enable those who attained little education to catch up with what they missed in formal education. Looking at the formal education in general we find that many women do not have proper qualification which will enable them to have decent jobs.

Job Creation Program (JCP), run by the Marianist Brothers, is trying to assist some single mothers to set up their own business. From the respondents we found that many have capital for starting a small-scale business but they lack the plan, skill, and knowledge on how to make use of it.

The need to start adult education (non-formal) will make significant contribution to the self-employed single mothers. Many clients from Job Creation Program (JCP) do complain that they don't have enough education. An adequate non-formal education program would therefore enable poor single mothers of Eastland to demonstrate a substantial improvement in their skill, food production and health care. Other benefits is to help them be able to know their rights and privileges and also to strength them in their economic position. The empowerment of single mothers in this field will give them chance to play their roles effectively in their businesses, homes and the world around them. There is need for more literacy programs for single mothers in Eastland.

5.3 PROJECT GOAL

The main goal is to offer literacy programs especially to single mothers who didn't have a chance to attain proper education. Through this project they will be able to have knowledge in business, reading, writing, and book-keeping. Thus we will prepare them in the world of work and responsibility.

5.4 PROJECT OBJECTIVES

- ◆ To offer business education and managerial skill to the single mothers.
- ◆ To offer seminars to single mothers in order to sensitize and create awareness of their own potential.
- ◆ To instill in them a sense of self-respect and confident through group guaranteeship.
- ◆ To teach them basic arithmetic for business accounts.

5.5 BASIC ASSUMPTIONS

1. That single mothers are trainable and trainers are available.
2. We assume that by offering non-formal education we could solve illiteracy among the poor single mothers in the Eastland who didn't finish their formal education.

3. This study also assumes that illiterate single mothers are the poorest of the poor and are victims of poverty and sexual abuse.

Therefore, there is need to advocate for the rights and dignities of single mothers for free and fair participation in those areas in which they are good.

5.6. SWOT ANALYSIS

5.6.1 PROJECT RISKS

The government policies and regulations might hinder the start of the project. For the government has not responded or worked hand in hand with the church to the needs of single mothers.

There is high competition by the NGOs themselves.

There is sense of insecurity because the project premises can be grabbed due to corruption, since we have not gotten the land title deeds.

5.6.2 PROPENSITY TO SUCCEED

Despite the risk the project may face, there is hope that single mothers are willing to learn new ideas and skill as well as business training which will guide them towards economic independence.

We are confident that this project will succeed because at the moment we have many people who are willing to support and give advice. We have good collaboration with other NGOs, with the target group, and Church organizations.

5.7 PROJECT MANAGEMENT STRUCTURE

Like any other project, IMANI Center has its own administration and its roles. The project will be supervised by the Marianist Brothers. The organization and job description will be coordinated by the project director as well as monitoring the use of funds, writing reports enhancing good relationship among staff members and also controlling the receipts and signing of cheques.

Since the director can not do all the jobs he will delegate other responsibilities to his or her coordinators.

Coordinators will be in charge of different programs. They will be articulating the program

performance and organize the teaching staff and workers in each program. They will also implement the decisions agreed upon by the board of governors.

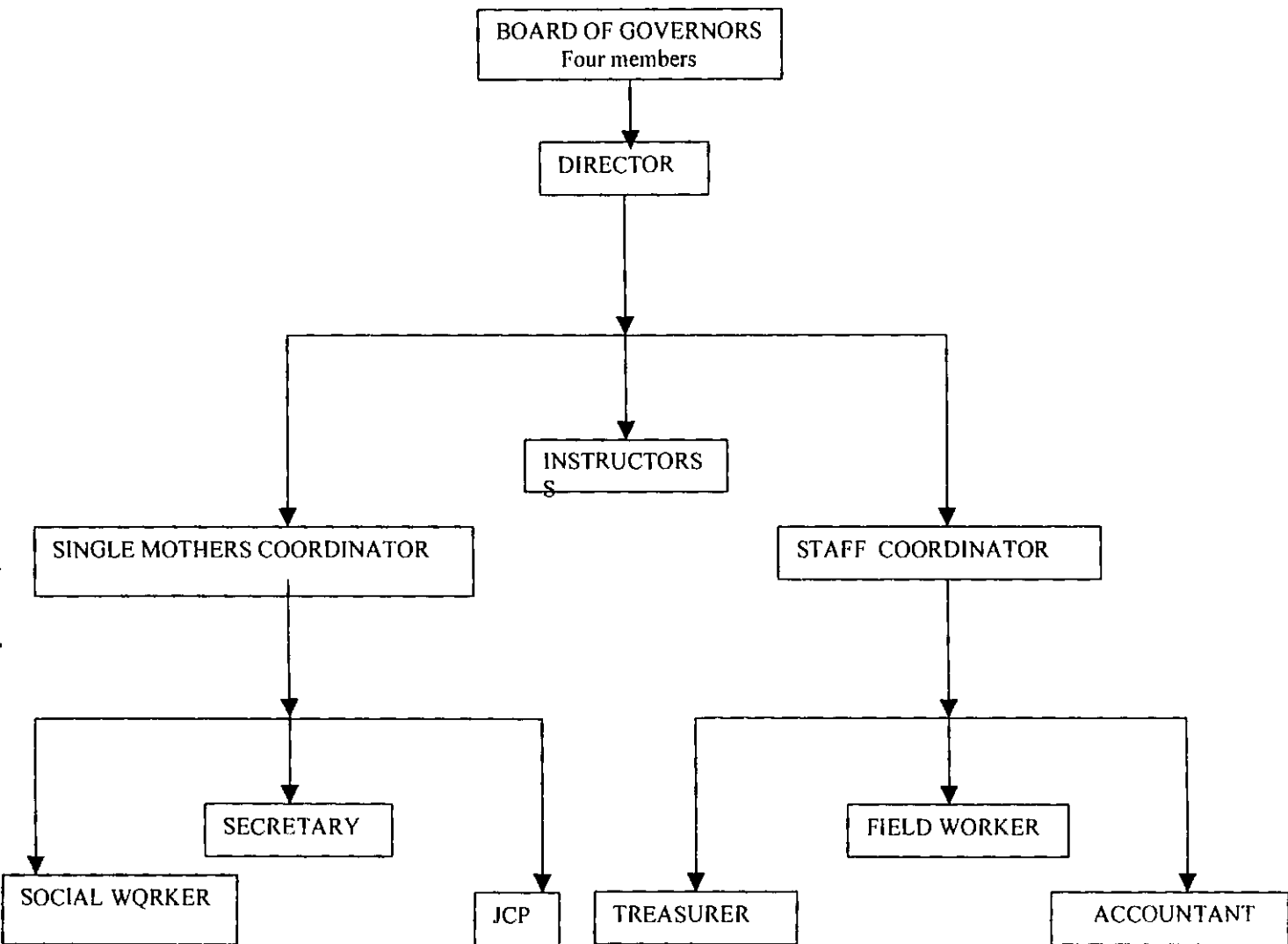
Accountant will keep books of accounts and complete financial reports.

The **secretary** will write the minutes of the meetings and organize replenishment for small stores and also typing and filing.

Field workers will assess the situations of different clients through visitation.

Social workers will be attending and listening to the clients and give counseling to single mothers.

IMANI NON-FORMAL EDUCATION FOR SINGLE MOTHERS MANAGEMENT STRUCTURE.



5.8 PROJECT ACTIVITIES

The project will cover the period of 96 weeks or 24 months. The activities are divided into three phases.

PHASE I: (12 months)

SEEKING DONORS: 1. Selecting interesting funding agency

2. Sensitizing single mothers on the importance of (Non-Formal Education).
3. Giving self- awareness seminars
4. Looking for beneficiaries
5. Organizing for local contribution

PHASE II (8 months) 1. Home visits.

2. Finding conference centres and operational field.
3. Appointing instructors.
4. Choosing few single mothers from the group for training.

PHASE III: (4 months)

TEAM WORK: 1. Working with other organizations.

2. Ministry of education
3. Arch-diocese of Nairobi.

PROJECT ACTIVITIES AND WORK BREAKDOWN STRUCTURE

OBJECTIVES	ACTIVITIES	WORK PACKAGES	EXPECTED COMPLETION TIME	EXPECTED COMPLETION COST (KSH)
1. To offer business managerial skill and technical courses	(i).Put up structure for training.	(i). Look for land (ii)Look for Construction material and learning equipment	FORMULAR. $ET=O+(4*M)+P$ 6 O=11 P=12 M=11 $ET=11+(4*11)+2$ 6	FORMULAR. $EC=O+(4*M)+P$ 6 O=850,000 P= 1,000,000 M=900,000 EC= $850,000+(4*900,000)+1,000,000$ 6 EC=908,000
	(ii).Appoint instructor	(i). Advertise application through media ii) Interview applicants (iii).Do orientation	ET=11MONTHS	
	(iii).Admission and registration of clients	(i).Interview clients Evaluation of the 1st phase		
2. To offer self awareness program to women in order to sensitize them and create awareness of their own potential and self respect and confident	(i). Research.	(i).make feasibility study (ii). Analyze the educational standard of women.	O=7 P=8 M=6 $ET=7+(4*6)+8$ 6 ET=7MONTHS	O=750,000 P=900,000 M=800,000 EC= $750,000+(4*800,000)+900,000$ 6 EC= 880,000
	(ii). Identify the women.	(i).Contact Church leaders. (ii).Choose venue (iii). Contact and identify important figure.	O=9 P=10 M=8 $ET=9+(4*10)+8$ 6 ET=9MONTHS	O=1,000,000 P=850,000 M=950,00 EC= $1,000,000+(4*950,000)+800,000$ 6 EC=940,000
	(iii). Seminars on sensitization	(i). Invite experts (ii). Choose venue Evaluating 2nd phase		
3. To promote civic education	(i). Choose few women from the group to go for training	(i). Identify the interested individual (ii). Look for training institute.	O=8 P=6 M=5 $ET=8+(4*6)+5$ 6	O=900000 P=1,100,000 M=950,00 EC= $900,000+(4*950,000)+1,100,000$ 6
	(ii). Organize seminars and workshops	(i). Booking for conference centres. (ii). Invite for experts. Eval. 3rd phase	ET=6MONTHS	EC=995,000
			TOTAL 36 MONTHS	3,723,000

KEY:

- 'O' = Optimistic completion time.
- 'P' = Pessimistic completion time.
- 'M' = Most likely completion time
- 'E' = Expected completion time

5.9 PROJECT BUDGET

EMPOWERMENT OF SINGLE MOTHERS THROUGH NON-FORMAL EDUCATION FOR THE YEAR 2001 AUGUST-DECEMBER 2003 AT THE COST OF US \$76,797.4 EQUIVALENT TO 5,990,200 (KSH) CURRENT EXCHANGE 1\$ =78 (KSH)

PARRICULARS	YEAR I APPROX.	YEAR II APPROX	TOTAL
Transport			
(i) Vehicle (pick up)	1,500,000	.....	1,500,000
(ii) Bicycles (4)	80,000	.....	80,000
(iii) Fuel and maintenance	350,000	650,000	1,000,000
Personnel			
(i) Instructors	200,000	280,000	480,000
(ii) Experts	100,000	150,000	250,000
(iii) Supporting staff	60,000	80,000	140,000
Structure and Equipment			
(i) Buy Land (1acre)	350,000	-----	350,000
(ii) Construction	550,000	-----	550,000
(iii) Training tools	380,000	120,000	400,000
(iv) Office equipment	200,000	.....	200,000
(v) Maintenance	.....	250,000	250,000
Miscellaneous			
Bills	300,000	400,000	700,000
Taxes	50,000	75,000	125,000
Overheads	100,000	.....	100,000
Local contribution			
(i). 2 office rooms @ 5,000	120,000	120,000	240,000
(ii). Labour	40,000	-----	40,000
Sub-Total	4,000,000	1,050,200	5,050,200
Contingency 15%	729,800	210,200	940,000
Grand Total	4,729,800	1,260,400	5,990,200

5.10 CONCLUSION

The above project proposal will meet the needs of single mothers, who needs to be empowered and get adequate support from the local community to the funding donors. This is why we have appealed to our donors to consider this project proposal and be at position of answering positively to this request. Whatever support the donors will give, will be well utilized for the betterment of the lives of single mothers, who many times suffer from injustices, poverty and sexual abuse in the society.

This will enable them to cater for and feed their children as these project aims at improving the whole aspect of human persons through non-formal education and counseling. They will learn to accept themselves and their self-dignity.

However if there is any weakness in this project proposal we promise that we will try all possible means to meet the desired goal and objectives. This is only the beginning, in future we hope that we will improve and meet the felt needs of our clients.

5.11 GENERAL CONCLUSION

This paper has been a real challenge to the researcher in many ways. In the first place the researcher has some tangible information about the struggle, dreams and hopes of single mothers as they bring up their children alone. After knowing some of the problems and challenges faced by single mothers the task for the researcher is to think and look for concrete means to uplift the economic situation for single mothers which seem to be the major problem for them. The researcher believes that the project proposal is one of the first attempts to educate and give loans to help them start small income generating activities. It is important to

understand that small-scale enterprises are the only option for these women to develop economically.

At various researches of this study, the researcher could detect a growing enthusiasm with hopes that if they are empowered they will be able to change their life economically, socially and morally. The researcher truly wishes that the effort and time taken to dig out the problems and challenges faced by single mothers will pave a way for further reflection and search on single mothers because they seem to be forgotten, ignored and unrecognized group in the society. Moreover the researcher has high hope that the actualization of the project proposal will enlighten these women to be more responsible and self-reliant economically.

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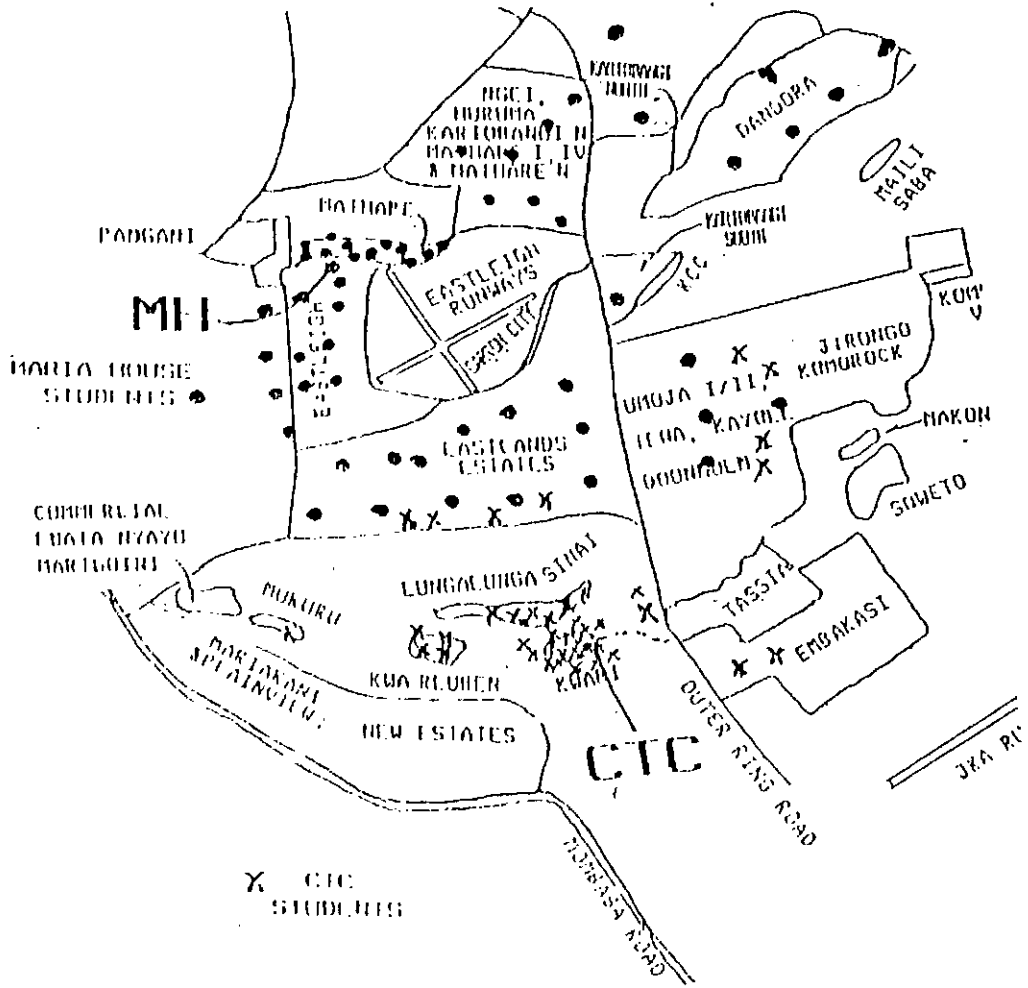
INTERVIEWS

Maria House Social Worker interviewed by Bro. Jared Nyamwaya, 20th November 2000.

Millicent Achieng "Not her real name" Interviewed by Bro. Jared Nyamwaya 10th December 2000, (Mathare).

APPENDIX I

Map of Eastleigh Sections location



.....
5. In which ways can women help each other to start a small income generating business?

.....
.....
6. What obstacles do you face in being self-reliant?

.....
7. What do you want to achieve? What are your plans for the future?

.....
.....
8. What can you say to those women who have no source of income?

.....
.....
.....

APPENDIX IV

Dear friend

As student of Social Ministry at Tangaza College I would like to let you know that I am interested in inquiring about the social conditions of women concerning unemployment.

I assure you that your answers on the enclosed questionnaire will be confidential. As result they will help me to have real tangible information and it is only for academic purposes.

Your assistance will be appreciated highly.

BRO. JARED NYAMWAYA S.M

SECTION TWO

STAFF MEMBERS FROM VARIOUS ORGANIZATIONS IN EASTLAND THAT WORK WITH SINGLE MOTHERS.

- 1.Name some of the causes of poverty among single mothers
-
-
2. In which ways can single mother make use of a loan?
-
-
- 3.How can small loans become effective means for empowerment for single mothers in Eastland?
-
-
4. Apart from unemployment, what are some of the problems single mothers face?

.....
.....

5 In which ways can single mother take the initiative to fight unemployment?

.....
.....

6. What are the effects of poverty on the poor single mothers of the Eastland? What can be done to offset these effects?

.....

7. What advice can you give those single mother have lost hope because of poverty?

.....
.....

APPENDIX V

Dear friend

As student of Social Ministry at Tangaza College I would like to let you know that I am interested in inquiring about the social conditions of women concerning unemployment.

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Your assistance will be appreciated highly.

BRO. JARED NYAMWAYA S.M

SECTION THREEE

1. What are the impediments that hinder women from entering into the labor market? ...

.....
.....

2. In which ways can the issue of unemployment be solved in Kenya?

.....
.....

3. What can the development office do to improve the living conditions of women?.

.....
.....

4. What can the Church do to raise the living standard of women especially those who live in slums?

.....

5. What can the government do to raise the living standard of those single mothers women who are not employed

.....

.....